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PATENT
DOCKET NO. 286052-002

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Docket No.: 286052-002

BOX PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

jc612 U.S. PTO
09/292887
04/16/99

NEW APPLICATION TRANSMITTAL LETTER

Transmitted herewith for filing is the patent application of:

Inventors:

Warren S. Wilcox, a United States citizen
Edmond I. Eger, a United States citizen

Title:

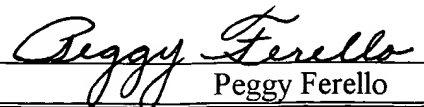
**SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT
CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD HOLDER
EARNS REBATE IN FORM OF INSTALLMENT LOAN ADVANCE
PAYMENT THROUGH USE OF CREDIT CARD**

1. This new application is for a new Utility Patent.
2. Papers enclosed which are required for filing date Under 37 CFR 1.53(b):

- | | |
|-----------|--|
| <u>1</u> | Title Page (Page In Front of Specification) |
| <u>10</u> | page(s) of specification (minus claims and abstract) |
| <u>4</u> | page(s) of claims |
| <u>1</u> | page(s) of abstract |
| <u>6</u> | sheet(s) of drawing |
| — | page(s) of declaration and power of attorney |

"Express Mail" mailing label number **EM164425306US**

I hereby certify that this paper is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" under 37 CFR 1.10 on the date indicated above and addressed to: Assistant Commissioner of Patents, Washington, DC 20231, on April 16, 1999.

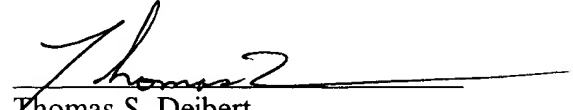

Peggy Ferello

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3. Additional Papers enclosed:
☒ Return Postcard
4. No payment is being made at this time.

Date: April 16, 1999

Respectfully submitted,


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